

## Key Facts Statement (KFS) for Overdraft Facility (Policy Pledge Loan)

Bank of China (Hong Kong) Limited (“the Bank”)

Secured Overdraft Facility (For personal Customers)  
9<sup>th</sup> December 2024

<b>This product is an overdraft facility.</b>	
<b>This statement provides you with indicative information about Interest, fees and charges of this product but please refer to our Loan Advice for the final terms of your overdraft facility.</b>	
<b>Interest Rates and Interest Charges</b>	
<b>Annualised Interest Rate</b>	<p>The annualised interest rate is:</p> <p><b>HKD:</b> (i) from 1% below the Bank’s HKD Prime to 5% over the Bank’s HKD Prime; or (ii) the overnight HIBOR; or (iii) the Bank’s Cost of Funds as may be quoted by the Bank from time to time, whichever is the highest.</p> <p><b>USD:</b> (i) from 1% below the Bank’s USD Prime to 5% over the Bank’s USD Prime; or (ii) the Bank’s Cost of Funds as may be quoted by the Bank from time to time, whichever is higher.</p> <p>For details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facility and Loan Facility(ies)” provided by the Bank.</p>
<b>Annualised Default / Overdue interest rate</b>	<p><b>HKD:</b> (i) 10% over the Bank’s HKD Prime; or (ii) the overnight HIBOR; or (iii) the Bank’s Cost of Funds as may be quoted by the Bank from time to time, whichever is the highest.</p> <p><b>USD:</b> (i) 10% over the Bank’s USD Prime; or (ii) the Bank’s Cost of Funds as may be quoted by the Bank from time to time, whichever is higher.</p> <p>The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.</p> <p>If any instalment payment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.</p> <p>For details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facility and Loan Facility(ies)” provided by the Bank.</p>
<b>Overlimit Interest Rate</b>	<p>The following will be applied to your overlimit amount of overdraft facility if your current loan balance exceeds the credit limit of the loan:</p> <p><b>HKD:</b> (i) Annualised Default interest rate as referred to above; or (ii) the Annualised Interest Rate applicable to HKD overdraft facility; whichever is higher.</p> <p><b>USD:</b> (i) The Bank’s USD Prime plus 6% per annum; or (ii) the Bank’s Cost of Funds as may be quoted by the Bank from time to time; or (iii) the Annualised Interest Rate applicable to USD overdraft facility, whichever is the highest.</p> <p>For details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facility and Loan Facility(ies)” provided by the Bank.</p>
<b>Fees and Charges</b>	
<b>Handling Fees upon application or renewal</b>	0.2% of the overdraft amount (subject to a minimum charge of HK\$250) will be charged when a customer applies for or renew an overdraft facility.
<b>Late Payment Fee and Charge</b>	<p>HK\$500 per late payment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HKD500 or such other amount as determined by the Bank from time to time, on each time when the Borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the Borrower or to take any other recovery action against the Borrower after the Borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of</p>

	reasonable amount and reasonably incurred by the Bank and the Borrower shall be obliged to pay such costs to the Bank upon demand.
<b>Overlimit Handling Fee</b>	HK\$120 per time will be charged if your current loan balance exceeds the credit limit of the loan.
<b>Returned Cheque / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment.
<b>Administration Fee for Fire Insurance Policy (Applicable to the insured amount involving assessment of the reinstatement value of the mortgaged property)</b>	HK\$1,000 for each time
Important note to the applications which Loan currency differs from the Insurance Policy:	
<b>Exposure to exchange rate fluctuation</b>	<ul style="list-style-type: none"> <li>● If the currency of the loan is different from the currency of the Insurance Policy, foreign exchange rate risk implications may affect the value of the loan and Insurance Policy, you might suffer a significant financial loss.</li> <li>● In cases where the proceeds received from the Insurance policy is substantially lower than the outstanding loan amount due to adverse fluctuation in the exchange rate, you may need to deposit additional funds to reduce the loan outstanding.</li> </ul>

To borrow or not to borrow? Borrow only if you can repay!

## 透支服務產品資料概要 (保單抵押貸款)

中國銀行(香港)有限公司(「本行」)

備用抵押透支服務 (個人客戶適用)  
2024年12月9日

此乃透支服務產品。本概要所提供的利息、費用及收費等資料僅供參考，  
透支服務的最終條款以貸款通知書為準。

### 利率及利息支出

年化利率	<p>本產品之年利率為:</p> <p><b>港元:</b> (i) 本行港元最優惠利率減1%至本行港元最優惠利率加5%; 或 (ii) 香港銀行同業隔夜拆息; 或 (iii) 本行不時所報的本行資金成本 (以最高者為準)。</p> <p><b>美元:</b> (i) 本行美元最優惠利率減1%至本行美元最優惠利率加5%; 或 (ii) 本行不時所報的本行資金成本 (以較高者為準)。</p> <p>詳細請參閱本行提供的《一般銀行授信及貸款授信的一般條款》中的相關部分</p>
逾期還款年化利率 / 就違約貸款收取的年化利率	<p><b>港元:</b> (i) 本行港元最優惠利率加10%; 或 (ii) 隔夜香港銀行同業拆息; 或 (iii) 本行不時所報的本行資金成本(以最高者計算)。</p> <p><b>美元:</b> (i) 本行美元最優惠利率加10%; 或 (ii) 本行不時所報的本行資金成本(以較高者計算)。</p> <p>本行保留可就任何到期未付款項按日徵收違約利息的權利 (不論判決之後或之前)。</p> <p>若供款或付息逾期未付, 自相關供款或付息到期日起按日計算, 直至實際全數支付之日為止。</p> <p>詳細請參閱本行提供的《一般銀行授信及貸款授信的一般條款》中的相關部分</p>
超出信用額度利率	<p>如客戶現有的貸款餘額超出其貸款的信用額度, 本行將按以下利率, 對超出其貸款的信用額度收取:</p> <p><b>港元:</b> (i) 上述就違約貸款收取的年化利率; 或 (ii) 適用的港元透支授信的年化利率 (以較高者為準)。</p> <p><b>美元:</b> (i) 本行美元最優惠利率加6%; 或 (ii) 本行不時所報本行的資金成本; 或 (iii) 適用的美元透支授信的年化利率 (以最高者為準)。</p> <p>詳細請參閱本行提供的《一般銀行授信及貸款授信的一般條款》中的相關部分</p>
<b>費用及收費</b>	
新做/額度轉期手續費	在客戶辦理個人抵押透支貸款服務申請/續期時,將收取透支金額的0.2%(最低收費為HK\$250)

逾期還款費用及收費	<p>每次逾期還款將收取HK\$500 (如涉及法律費用則另計)</p> <p>除違約利息外，本行還保留在借款人每次未能在到期日付款時徵收港幣500元或本行不時決定的其他金額作為違約行政費用的權利。此外，如本行絕對酌情決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。</p>
超出信用額度手續費	如客戶現有的貸款餘額超出其貸款的信用額度，每次將收取HK\$120
退票 / 退回自動轉帳授權指示的收費	每次退票 / 退回自動轉帳授權指示時，將收取HK\$150
更改抵押品火險投保金額行政費 (適用於涉及評估抵押物業之重置價值)	每次HK\$1,000
若貸款貨幣與保單貨幣不相同，請留意以下重要事項:	
<b>匯率波動風險</b>	<ul style="list-style-type: none"> <li>● 如果貸款的貨幣與保險單的貨幣不同，匯率波動風險可能會影響貸款和保單的價值，客戶可能會遭受重大的財務損失。</li> <li>● 如果由於不利的匯率波動而導致從保險單中獲得的收益遠低於未償貸款金額，則客戶可能需要存入額外的資金以減少未償還的貸款。</li> </ul>

借定唔借? 還得到先好借!

**Key Facts Statement (KFS) for Instalment Loan (Policy Pledge Loan)****Bank of China (Hong Kong) Limited (“the Bank”)****General Banking Facility - Instalment Loan (For personal customers)****9<sup>th</sup> December 2024****This product is an instalment loan.****This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our Loan Advice for the final terms of your instalment loan.****Interest Rates and Interest Charges**

<b>Annualised Interest Rate / Annualised Percentage Rate (APR)</b>	<b><u>Loans based on floating rate:</u></b>			
	For a loan amount of HK\$100,000:			
		<b>Annualised Interest Rate</b>		
	Loan Tenor	6-months	12-months	24-months
	HKD	From the Bank’s HKD Prime to 5% over the Bank’s HKD Prime		
	USD	From the Bank’s USD Prime to 5% over the Bank’s USD Prime		
	CNY	Not Applicable		
	<b><u>Loans based on fixed rate:</u></b>			
	For a loan amount of HK\$100,000:			
		<b>Annualised Percentage Rate (APR)</b>		
Loan Tenor	6-months	12-months	24-months	
HKD	2% to 6%			
USD	Not Applicable			
CNY	1% to 8%			
<p>The APR is calculated according to the guidelines laid down in The Hong Kong Association of Banks for reference use only. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate.</p> <p>Note: The above rates may be subject to change under certain circumstances. For details, please refer to the section headed “Interest” of “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” provided by the Bank.</p>				

<b>Annualised Overdue / Default Interest Rate</b>	<p><b>HKD:</b> (i) 6% over the Bank’s HKD Prime; or (ii) the Bank’s Cost of Funds as may be quoted by the Bank from time to time, whichever is higher.</p> <p><b>USD:</b> (i) 6% over the Bank’s USD Prime; or (ii) the Bank’s Cost of Funds as may be quoted by the Bank from time to time, whichever is higher.</p> <p><b>CNY:</b> (i) 6% over the Bank’s CNY Prime; or (ii) the Bank’s Cost of Funds as may be quoted by the Bank from time to time, whichever is higher.</p> <p>The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.</p> <p>If any instalment payment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.</p> <p>For Details, please refer to the relevant sections of “General Terms and Conditions for</p>
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	General Banking Facilities and Loan Facility(ies)” provided by the Bank.
<b>Fees and Charges</b>	
<b>Handling Fees upon application or renewal</b>	0.2% of the overdraft amount (subject to a minimum charge of HK\$250) will be charged when a customer applies for or renew an overdraft facility.
<b>Late Payment Fees and Charge</b>	<p>HK\$500 per late payment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HKD500 or such other amount as determined by the Bank from time to time, on each time when the Borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the Borrower or to take any other recovery action against the Borrower after the Borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the Borrower shall be obliged to pay such costs to the Bank upon demand.</p>
<b>Prepayment / Early Settlement / Redemption Fee</b>	<p><b>Loans based on floating rate:</b> 3% of original loan amount or HKD/ CNY50,000 / USD4,000 will be charged if you fully or partially repay the loan in the first year of the original loan tenor (whichever is higher)</p> <p>1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan in less than 1 month’s prior notice</p> <p><b>Loans based on fixed rate:</b> 3% of prepaid amount or HKD/CNY50,000 will be charged if you fully or partially repay the loan in the first year of the original loan tenor (whichever is higher). 2.5% of prepaid amount or HKD/CNY50,000 will be charged if you fully or partially repay the loan in the second year of the original loan tenor (whichever is higher). 2% of prepaid amount or HKD/CNY50,000 will be charged if you fully or partially repay the loan in the third year of the original loan tenor (whichever is higher). 1.5% of prepaid amount or HKD/CNY50,000 will be charged if you fully or partially repay the loan in the forth year of the original loan tenor (whichever is higher). 1% of prepaid amount or HKD/CNY50,000 will be charged if you fully or partially repay the loan in the fifth year of the original loan tenor (whichever is higher). 1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan in less than 1 month’s prior notice</p>
<b>Returned Cheque / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment
<b>Administration Fee for Fire Insurance Policy (Applicable to the insured amount involving assessment of the reinstatement value of the mortgaged property)</b>	HK\$1,000 for each time
Important note to the applications which Loan currency differs from the Insurance Policy:	
<b>Exposure to exchange rate fluctuation</b>	<ul style="list-style-type: none"> <li>● If the currency of the loan is different from the currency of the Insurance Policy, foreign exchange rate risk implications may affect the value of the loan and Insurance Policy, you might suffer a significant financial loss.</li> <li>● In cases where the proceeds received from the Insurance policy is substantially lower than the outstanding loan amount due to adverse fluctuation in the exchange rate, you may need to deposit additional funds to reduce the loan outstanding.</li> </ul>

To borrow or not to borrow? Borrow only if you can repay!

分期貸款產品資料概要 (保單抵押貸款)

中國銀行(香港)有限公司(「本行」)

一般銀行分期貸款(個人客戶適用)

2024年12月9日

此乃分期貸款產品。本概要所提供的利息、費用及收費等資料僅供參考，  
分期貸款的最終條款以貸款通知書為準。

利率及利息支出

年 化 利 率 / 實 際 年 利 率	<b>浮息貸款:</b>			
	貸款金額:港元HK\$100,000			
		年化利率		
	貸款期	6個月	12個月	24個月
	HKD	本行港元最優惠利率至本行港元最優惠利率加5%		
	USD	本行美元最優惠利率至本行美元最優惠利率加5%		
	CNY	不適用		
	<b>固定利率貸款:</b>			
	貸款金額:港元HK\$100,000			
		實際年利率		
	貸款期	6個月	12個月	24個月
	HKD	2% 至6%		
	USD	不適用		
	CNY	1% 至8%		
	實際年利率乃根據香港銀行公會所載的有關指引計算，並只作參考用途。實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費。			
	註: 上述實際年利率有可能會因某些情況而變動，詳細請參閱本行提供的《一般銀行授信及貸款授信的一般條款》中有關利息的部分。			

逾 期 還 款 年 化 利 率 / 就 違 約 貸 款 收 取 的 年 化 利 率	<p><b>港元:</b> (i)本行港元最優惠利率加6%; 或(ii)本行不時所報的本行資金成本，以較高者為準。</p> <p><b>美元:</b> (i)本行美元最優惠利率加6%; 或(ii)本行不時所報的本行資金成本，以較高者為準。</p> <p><b>人民幣:</b> 本行人民幣最優惠利率加6%; 或(ii)本行不時所報的本行資金成本，以較高者為準。</p> <p>本行保留可就下列任何到期未付款項按日徵收違約利息的權利(不論判決之後或之前)</p> <p>若供款或付息逾期未付，自相關供款或付息到期日起按日計算，直至實際全數支付之</p>
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	<p>日為止。</p> <p>詳細請參閱本行提供的《一般銀行授信及貸款授信的一般條款》中的相關部分</p>
<b>費用及收費</b>	
新做／額度轉期手續費	在客戶辦理個人抵押透支貸款服務申請/ 續期時,將收取透支金額的0.2%(最低收費為HK\$250)
逾期還款費用及收費	<p>每次逾期還款將收取HK\$500 (如涉及法律費用則另計)</p> <p>除違約利息外,本行還保留在借款人每次未能在到期日付款時徵收港幣 500 元或本行不時決定的其他金額作為違約行政費用的權利。此外,如本行絕對酌情決定需要聘用律師,以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動,本行則有權收回本行合理招致而金額合理的所有法律費用,且借款人須應要求向本行支付該等費用。</p>
提前還款 / 提前清償 / 贖回的收費	<p><b>浮息貸款:</b></p> <p>當客戶於第一年內償還全數或部分貸款時,將收取貸款金額的3%罰息或HKD/CNY50,000/USD4,000 (取高者)</p> <p>當客戶不足於一個月內通知我行償還全數或部分貸款時,將收取按還款金額計算的一個月利息</p> <p><b>固定利率貸款:</b></p> <p>當客戶於第一年內償還全數或部分貸款時,將收取還款金額的3%罰息或HKD/CNY50,000 (取高者)。</p> <p>當客戶於第二年內償還全數或部分貸款時,將收取還款金額的2.5%罰息或HKD/CNY50,000 (取高者)。</p> <p>當客戶於第三年內償還全數或部分貸款時,將收取還款金額的2%罰息或HKD/CNY50,000 (取高者)。</p> <p>當客戶於第四年內償還全數或部分貸款時,將收取還款金額的1.5%罰息或HKD/CNY50,000 (取高者)。</p> <p>當客戶於第五年內償還全數或部分貸款時,將收取還款金額的1%罰息或HKD/CNY50,000 (取高者)。</p> <p>當客戶不足於一個月內通知我行償還全數或部分貸款時,將收取按還款金額計算的一個月利息</p>
退票 / 退回自動轉帳授權指示的收費	每次退票 / 退回自動轉帳授權指示時,將收取HK\$150
更改抵押品火險投保金額行政費 (適用於涉及評估抵押物業之重置價值)	每次HK\$1,000
若貸款貨幣與保單貨幣不相同,請留意以下重要事項:	
<b>匯率波動風險</b>	<ul style="list-style-type: none"> <li>● 如果貸款的貨幣與保險單的貨幣不同,匯率波動風險可能會影響貸款和保單的價值,客戶可能會遭受重大的財務損失。</li> <li>● 如果由於不利的匯率波動而導致從保險單中獲得的收益遠低於未償貸款金額,則客戶可能需要存入額外的資金以減少未償還的貸款。</li> </ul>

借定唔借? 還得到先好借!